

<i>SERFF Tracking Number:</i>	<i>LFPL-126161343</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42465</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.001 Critical Illness</i>
<i>Product Name:</i>	<i>Sterling CC Rate Addendum</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Sterling Life Insurance Company		
Product Name: Sterling CC Rate Addendum	SERFF Tr Num: LFPL-126161343	State: ArkansasLH
TOI: H07I Individual Health - Specified Disease - Limited Benefit	SERFF Status: Closed	State Tr Num: 42465
Sub-TOI: H07I.001 Critical Illness	Co Tr Num:	State Status: Filed-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Mary Boyden, Bill Conley	Disposition Date: 05/28/2009
	Date Submitted: 05/21/2009	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/28/2009	Explanation for Other Group Market Type:
	State Status Changed: 05/28/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	
Sterling Life Insurance Company	
Specified Critical Condition Filing	
FEIN Number: 13-1867829	
NAIC Number: 77399	

In a secondary audit, inconsistencies were discovered in the model used for pricing our Critical Condition premium

<i>SERFF Tracking Number:</i>	<i>LFPL-126161343</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42465</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.001 Critical Illness</i>
<i>Product Name:</i>	<i>Sterling CC Rate Addendum</i>		
<i>Project Name/Number:</i>	<i>/</i>		

rates. As a result, we would like to make the following changes to our recently approved Critical Condition rate filing:

1. Revised durational selection rates, Section 4(b);
2. Revised proposed annual premium rates, Section 7.

Attached are the amended pages of the memorandum. The actuarial memorandum approved on March 17, 2009 (LFPL-126052497 & State Tracking Number: 41827) will not be implemented. We feel it is important that we set our premiums adequately the first time. This philosophy will mitigate the potential for future rate increases. Thank you for your consideration.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - lifeplansinc)

Mary Boyden, Filing Consultant	mboyden@lifeplansinc.com
51 Sawyer Road	(781) 893-7600 [Phone]
Waltham, MA 02453	(781) 893-6905[FAX]

### Filing Company Information

Sterling Life Insurance Company	CoCode: 77399	State of Domicile: Illinois
1000 N. Milwaukee Ave. 6th Floor	Group Code: 317	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(360) 392-9251 ext. [Phone]	FEIN Number: 13-1867829	
	-----	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Fee for filing Rates in Arkansas is more than the fee for fling rates in our domicile State of Illinois.
Per Company:	No

*SERFF Tracking Number:* LFPL-126161343

State: *Arkansas*

*Filing Company:* *Sterling Life Insurance Company*

State Tracking Number: 42465

*Company Tracking Number:*

*TOI: H071 Individual Health - Specified Disease - Limited Benefit*

Sub-TOI: *H071.001 Critical Illness*

*Product Name:* *Sterling CC Rate Addendum*

*Project Name/Number:* /

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	05/21/2009	28033182

SERFF Tracking Number:	LFPL-126161343	State:	Arkansas
Filing Company:	Sterling Life Insurance Company	State Tracking Number:	42465
Company Tracking Number:			
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.001 Critical Illness
Product Name:	Sterling CC Rate Addendum		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	05/28/2009	05/28/2009

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Authorization Letter	Supporting Document	Bill Conley	05/21/2009	05/21/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Authorization Letter	Note To Reviewer	Bill Conley	05/21/2009	05/21/2009

<i>SERFF Tracking Number:</i>	<i>LFPL-126161343</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42465</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.001 Critical Illness</i>
<i>Product Name:</i>	<i>Sterling CC Rate Addendum</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Disposition**

Disposition Date: 05/28/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *LFPL-126161343*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*              *42465*  
*Company Tracking Number:*  
*TOI:*                      *H071 Individual Health - Specified Disease -*      *Sub-TOI:*                      *H071.001 Critical Illness*  
   *Limited Benefit*  
*Product Name:*              *Sterling CC Rate Addendum*  
*Project Name/Number:*              /

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Filed-Closed	No
<b>Supporting Document</b>	Actuarial Addendum	Filed-Closed	No
<b>Supporting Document</b>	Authorization Letter	Filed-Closed	Yes

SERFF Tracking Number: LFPL-126161343 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 42465  
Company Tracking Number:  
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness  
Limited Benefit  
Product Name: Sterling CC Rate Addendum  
Project Name/Number: /

## **Amendment Letter**

Amendment Date:

Submitted Date: 05/21/2009

### **Comments:**

Please note that I have attached the Authorization Letter provided us to file on behalf of Sterling Life Insurance Company.

### **Changed Items:**

### **Supporting Document Schedule Item Changes:**

### **User Added -Name: Authorization Letter**

Comment:

Sterling Critical Illness Authorization Letter.pdf

*SERFF Tracking Number:*      *LFPL-126161343*      *State:*      *Arkansas*  
*Filing Company:*      *Sterling Life Insurance Company*      *State Tracking Number:*      *42465*  
*Company Tracking Number:*  
*TOI:*      *H071 Individual Health - Specified Disease - Limited Benefit*      *Sub-TOI:*      *H071.001 Critical Illness*  
*Product Name:*      *Sterling CC Rate Addendum*  
*Project Name/Number:*      */*

**Note To Reviewer**

**Created By:**

Bill Conley on 05/21/2009 11:01 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

05/28/2009 01:33 PM

**Subject:**

Authorization Letter

**Comments:**

Dear Reviewer,

Please note that I have added the Authorization Letter provided to us to file on behalf of Sterling Life Insurance Company.

Thank you.

<i>SERFF Tracking Number:</i>	<i>LFPL-126161343</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42465</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.001 Critical Illness</i>
<i>Product Name:</i>	<i>Sterling CC Rate Addendum</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: LFPL-126161343 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 42465  
Company Tracking Number:  
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness  
Limited Benefit  
Product Name: Sterling CC Rate Addendum  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Authorization Letter **Review Status:**  
Filed-Closed 05/28/2009  
**Comments:**  
**Attachment:**  
Sterling Critical Illness Authorization Letter.pdf

DATE: March 3, 2009

TO: State Insurance Department

RE: Critical Illness Insurance Filings

---

I hereby authorize our filing consultants Kathleen Andrews, Mary Boyden, Bill Conley and Tara Travers of LifePlans, Inc to communicate with Insurance Department, review and submit rates, and receive information from the Department with respect to the Critical Illness Insurance filing for Sterling Life Insurance Company.

Any questions concerning this authorization should be brought to my immediate attention.

  
\_\_\_\_\_  
Signature of Company Officer

*Craig Buttery, Assistant Secretary*  
\_\_\_\_\_  
Name/Title